

Last Updated: August 2, 2021

# Overview

Federal Emergency Rental Assistance Program  
(ERAP)



# ERAP Policy Guidelines

*The Emergency Rental Assistance Program (ERAP) is a federally funded emergency housing assistance program for renters impacted by COVID-19.*

- Due to recent federal funding, there is increased emergency housing assistance available to Massachusetts individuals and families, *enabling DHCD to serve more people over a longer period of time.*
- ERAP has multiple paths to provide financial aid based on eligibility. Reach out today by calling 2—1—1 or visiting [www.mass.gov/covidhousinghelp](http://www.mass.gov/covidhousinghelp).

## KEY POLICY GUIDELINES

### 1. HOUSING ELIGIBILITY



Households must meet certain eligibility criteria to be eligible for ERAP:

- COVID-19 impact
- Risk of homelessness/housing instability
- Currently renting or moving to a new rental
- Income at or below 80% of AMI
  - Visit [hedfuel.azurewebsites.net/raa.aspx](http://hedfuel.azurewebsites.net/raa.aspx) to determine a region's AMI.



### 2. BENEFIT CAP

- There is no dollar limit on the amount of assistance a household can receive per year
- The benefit cap for ERAP is based on months of assistance, rather than a fixed dollar amount
- Renters and landlords may receive up to 18 months of assistance with past due rent
- Help with future rent (stipends) is also available – initially up to 3 months
- Total assistance (arrears plus stipends) cannot exceed 18 months

### 3. ELIGIBLE USES OF FUNDS



- ERAP can help renters with the following costs dating as far back as March 13, 2020:
- Overdue rent (arrears), not to exceed 18 months of arrears.
- Up to 3 months of future rent (stipends) initially
- Utility arrears up to \$2,500 per household
- Moving related expenses
  - First and last month's rent
  - Security Deposits
  - Moving trucks
  - Furniture payments (up to \$1,000)
- Renters with less than 18 months of arrears may be able to receive additional stipends in increments of up to 3 months, depending on availability of funds
  - Will need to reapply/recertify
  - Additional guidance forthcoming